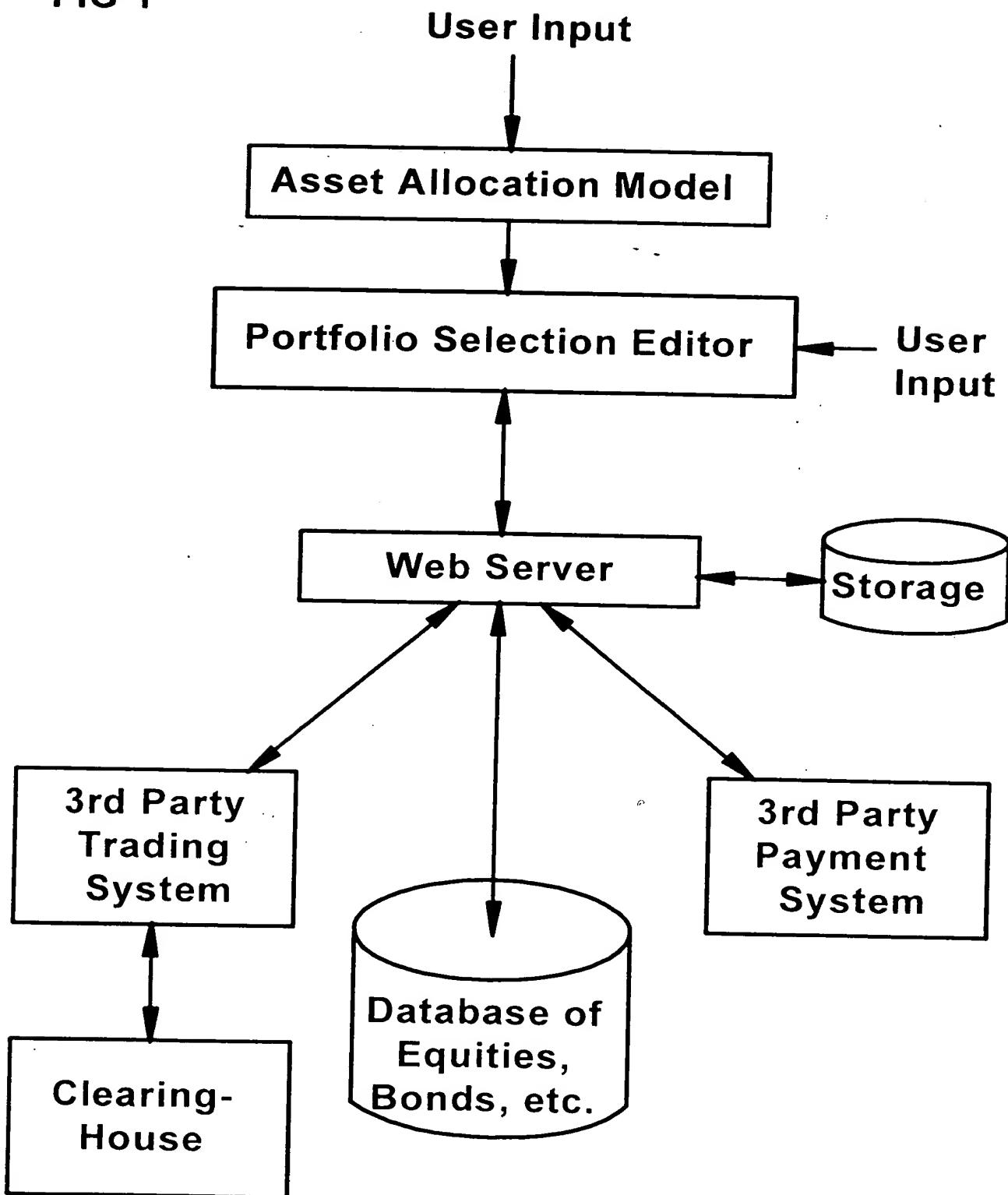


FIG 1



## FIG 2

1. Year of Birth: \_\_\_\_\_
2. Year of Retirement: \_\_\_\_\_
3. Marital Status (m/s): \_\_\_\_\_
4. Number of Children: \_\_\_\_\_
5. Year first child attends college: \_\_\_\_\_
6. Year second child attends college: \_\_\_\_\_
7. Year third child attends college: \_\_\_\_\_
8. Year fourth child attends college: \_\_\_\_\_
9. Cost of one year of college: \$ \_\_\_\_\_
10. Income: \$ \_\_\_\_\_
11. Liquid Assets: \$ \_\_\_\_\_
12. Liabilities: \$ \_\_\_\_\_
13. Spouse year of birth: \_\_\_\_\_
14. Annual income needed at retirement: \$ \_\_\_\_\_
15. Number of living parents to care for: \_\_\_\_\_
16. Year of birth of first living parent: \_\_\_\_\_
17. Year of birth of second living parent: \_\_\_\_\_
18. Year of birth of third living parent: \_\_\_\_\_
19. Year of birth of fourth living parent: \_\_\_\_\_
20. Annual cost of care for living parent: \$ \_\_\_\_\_
21. Risk factor (1-10, where 10 is high): \_\_\_\_\_

## **FIG 3**

### **OUTPUT OF ASSET ALLOCATION MODEL**

To reach your annual income at retirement, given the limitations and needs you have specified, you must invest annually in the following manner:

1. Long-term investments: \$20,000
2. Medium-term investments: \$10,000
3. Short-term investments: \$5,000

FIG 4

## PORTFOLIO SELECTION EDITOR SCREEN

1. Price to Earnings (P/E) limit: \_\_\_\_\_
2. Capitalization floor (\$millions): \_\_\_\_\_
3. Specific Sectors
  - a. Telecommunications: \_\_\_\_\_
  - b. Software: \_\_\_\_\_
  - c. Computer: \_\_\_\_\_
  - d. Manufacturing: \_\_\_\_\_
  - e. Chemical: \_\_\_\_\_
  - f. Banking: \_\_\_\_\_
  - g. Transportation: \_\_\_\_\_
  - h. Medical: \_\_\_\_\_
  - i. Insurance: \_\_\_\_\_
  - j. Real Estate: \_\_\_\_\_
  - k. Entertainment: \_\_\_\_\_
  - l. Oil: \_\_\_\_\_
  - m. Energy: \_\_\_\_\_
  - n. Utilities: \_\_\_\_\_
4. Exclude companies with negative management practices (see definition in help): \_\_\_\_\_
5. Exclude companies with negative labor practices (see definition in help): \_\_\_\_\_
6. Exclude companies without organized labor workforces: \_\_\_\_\_
7. Include employee owned companies: \_\_\_\_\_
8. Include environmentally green companies: \_\_\_\_\_
9. Include only domestic companies: \_\_\_\_\_
10. Include foreign companies: \_\_\_\_\_
11. Risk limit relative to S&P 500: \_\_\_\_\_
12. Rate of return limitation relative to S&P 500: \_\_\_\_\_

## FIG 5

COMPANY	RISK RELATIVE TO S&P 500	DIFFERENTIAL RATE OF RETURN RELATIVE TO S&P 500
1. Company A (2.5%)	0.91	-10%
2. Company B (2.5%)	0.89	-11%
3. Company C (2.5%)	0.95	-5%
4. Company D (2.5%)	0.94	-6%
5. Company E (2.5%)	0.93	-7%
6. Company F (2.5%)	0.98	-2%
7. Company G (2.5%)	1.10	+10%
8. Company H (2.5%)	1.12	+12%
9. Company I (2.5%)	0.95	-4%
10. Company J (2.5%)	0.90	-10%
11. Company K (2.5%)	0.70	-20%
12. Company L (2.5%)	1.13	+11%
13. Company M (2.5%)	1.5	+20%
14. Company N (2.5%)	0.8	-15%
15. Company O (2.5%)	1.4	+12%
16. Company P (2.5%)	1.2	+10%
17. Company Q (2.5%)	1.01	+1%
18. Company R (2.5%)	0.99	-0.1%
19. Company S (2.5%)	1.15	+12%
20. Company T (2.5%)	1.7	+25%
21. Company U (2.5%)	1.72	+26%
22. Company V (2.5%)	1.55	+20%
23. Company W (2.5%)	0.88	-10%
24. Company X (2.5%)	0.77	-15%
25. Company Y (2.5%)	0.99	-1%
26. Company Z (2.5%)	1.22	+18%
27. Company AA (2.5%)	1.33	+22%
28. Company AB (2.5%)	0.88	-11%
29. Company AC (2.5%)	0.9	-1%
30. Company AD (2.5%)	1.14	+11%
31. Company AE (2.5%)	1.9	+29%
32. Company AF (2.5%)	0.6	-30%
33. Company AG (2.5%)	0.77	-15%
34. Company AH (2.5%)	0.9	-10%
35. Company AI (2.5%)	0.92	-8%
36. Company AJ (2.5%)	0.91	-9%
37. Company AK (2.5%)	0.6	-30%
38. Company AL (2.5%)	1.15	+10%
39. Company AM (2.5%)	1.55	+25%
40. Company AN (2.5%)	1.91	+30%

FIG 6

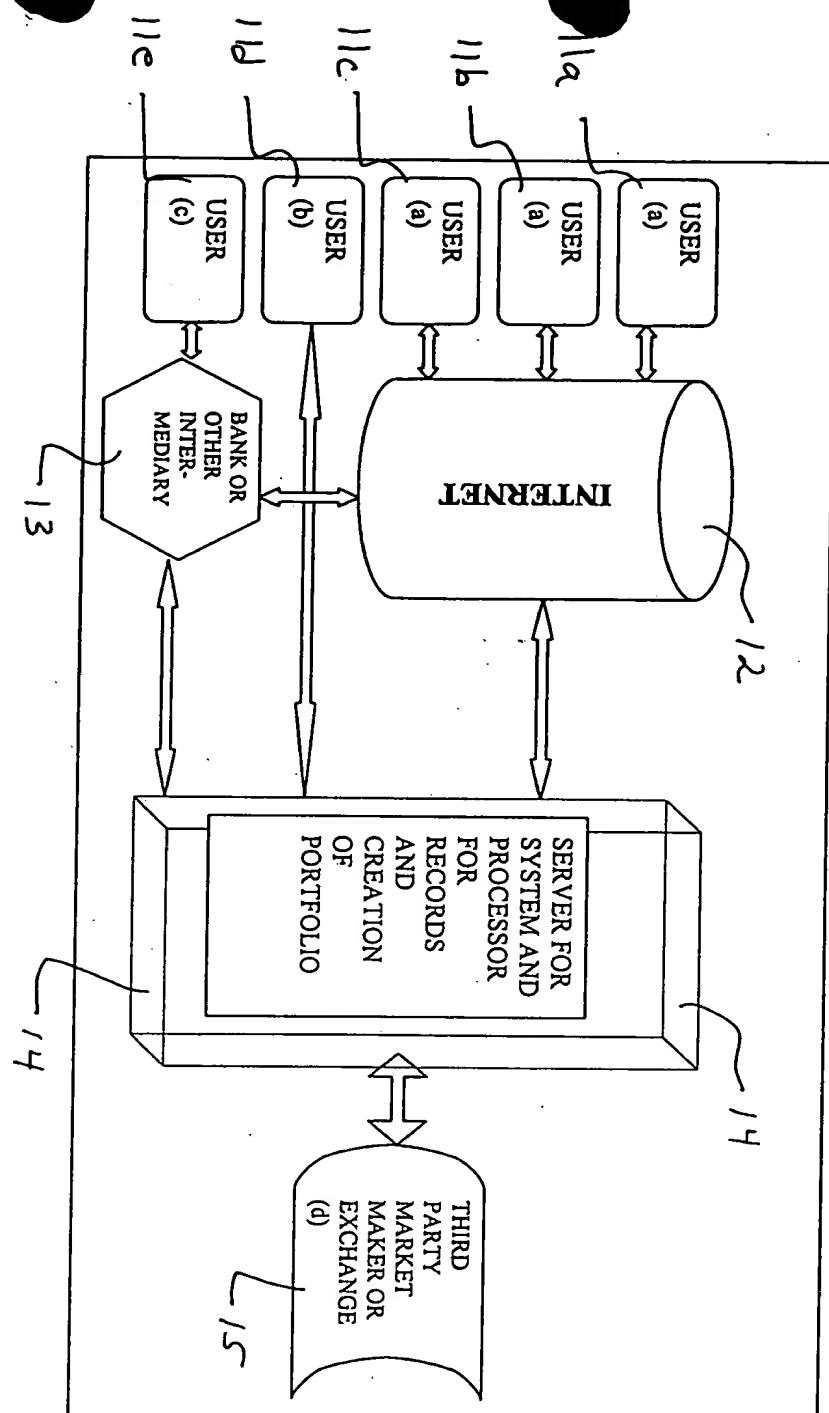
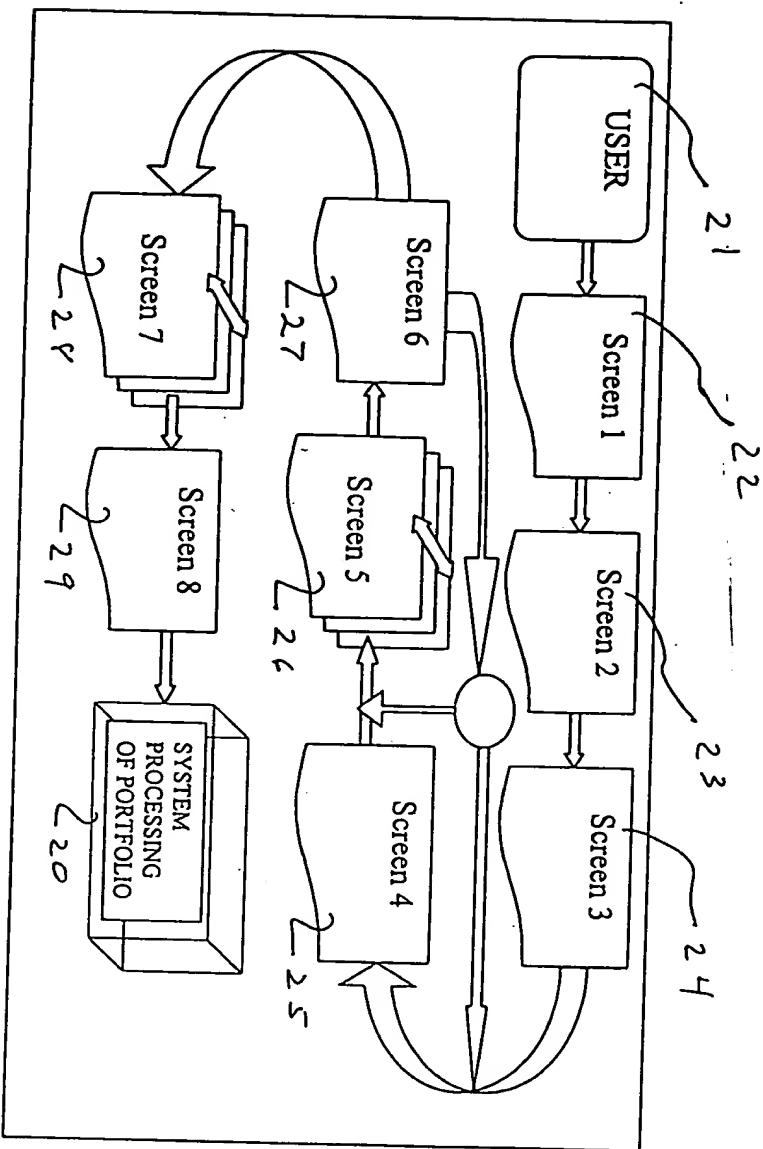


FIG 7



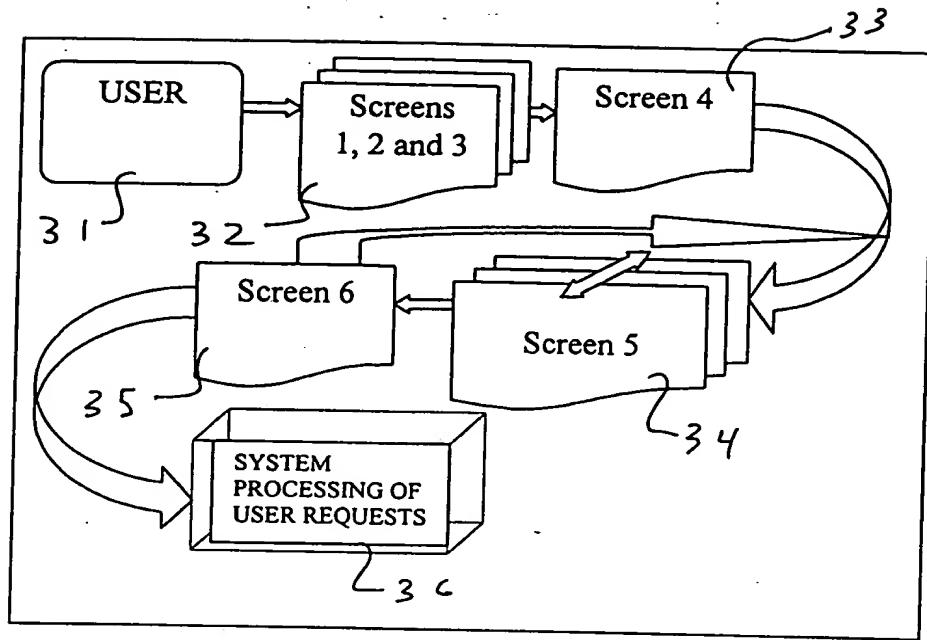


FIG 8

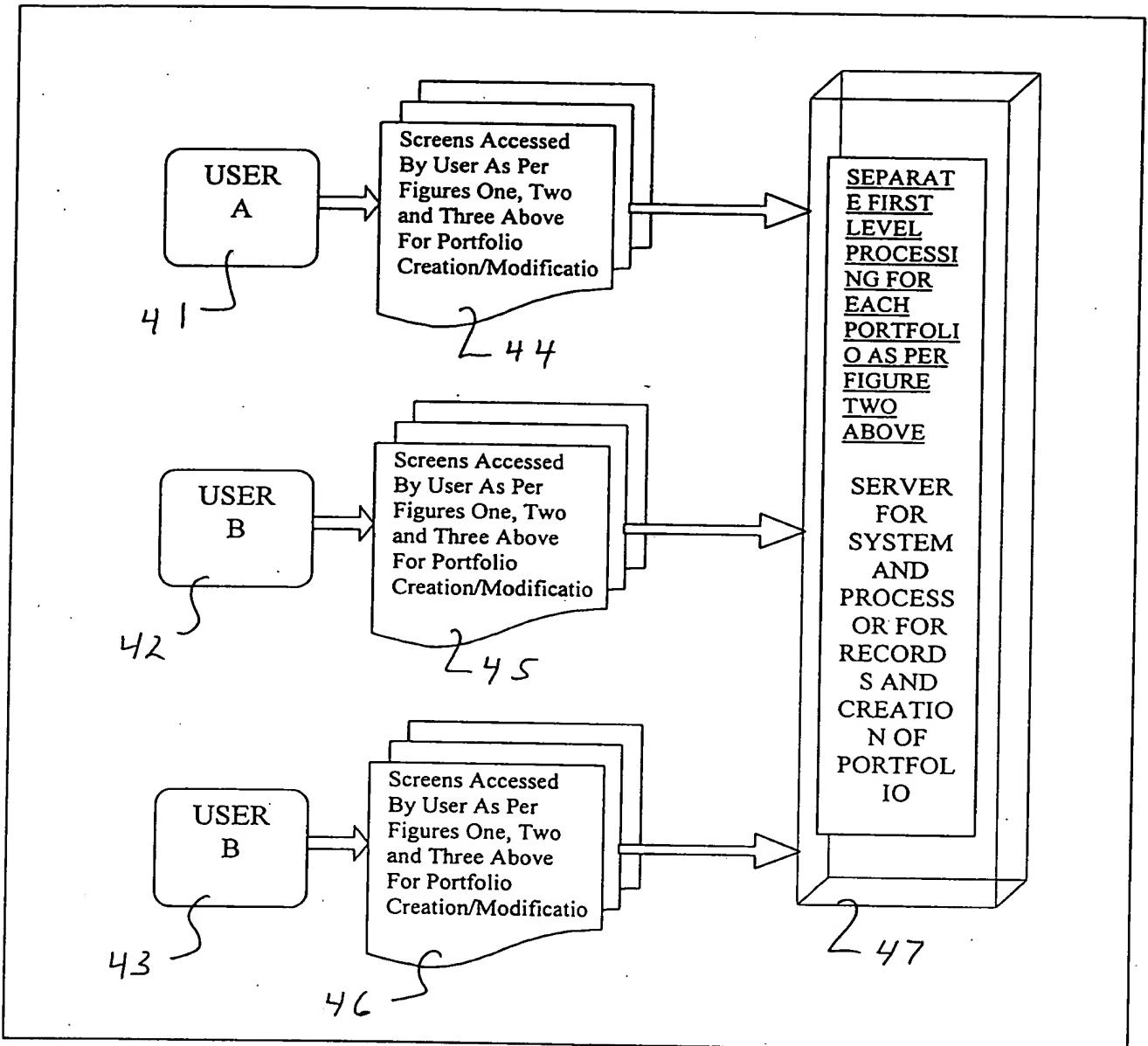


FIG 9

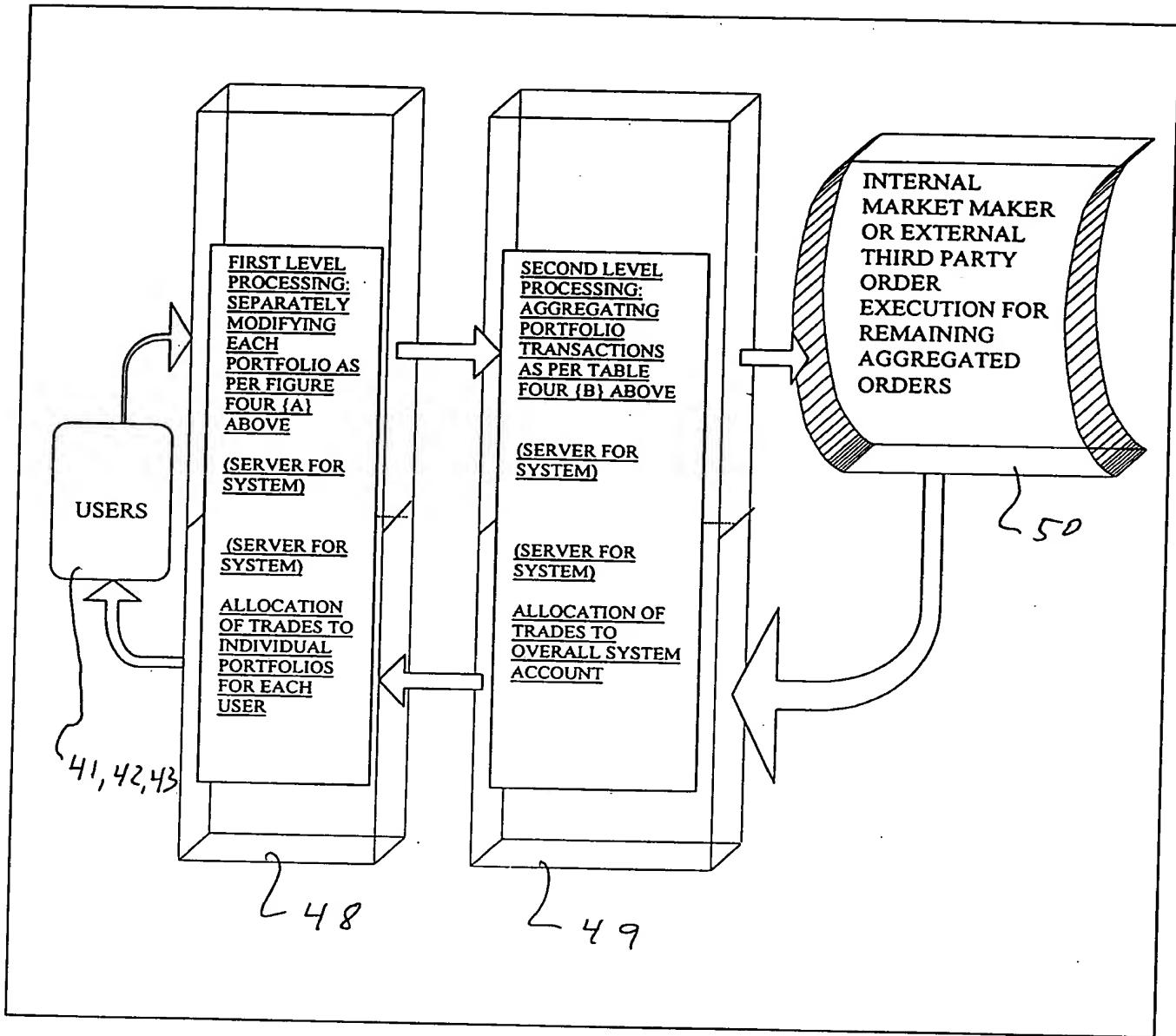


FIG 10

SAMPLE RESULTS FROM  
USER SELECTIONS AND INDIVIDUAL PORTFOLIO PROCESSING  
AS PER FIGURE FOUR {A} ABOVE

USER by RESULT OF PORTFOLIO ADJUSTMENT	SECURITY A		SECURITY B		SECURITY C	
	BUY	SELL	BUY	SELL	BUY	SELL
USER A	100		200		100	
USER B		50		50		100
USER C	150			150		50
Number of Trades Under Traditional Brokerage; Total = 9	2	1	1	2	1	2

*FIG 11*

\* \* \*

SAMPLE RESULTS FROM  
AGGREGATION OF INDIVIDUAL PORTFOLIOS PROCESSED THROUGH THE  
INVENTION'S ALGORITHMS  
USED IN FIGURE FOUR {B} BELOW

Totals	250	50	200	200	100	150
Net User Trades	200		0			50
Number of Trades With The Invention: No Netting = 6	1	1	1	1	1	1
Netted = 2	1					1

*FIG 12*

FIG 13

